

TOWN OF WARREN

BOARD OF SELECTMAN

Notice of Selectman's Meeting
via Zoom

DATE: December 15, 2020

Time: 5:00 P.M.

Place: Zoom Meeting

1. Minutes of December 1, 2020 meeting
2. Public Comment
3. Additions to the Agenda
4. Resignation: E Paul, Cemetery Committee
5. Recovery Committee – appointments
6. Facility alarms and monitoring – update
7. Discussion and possible action for Procedures to Allow Healthy Public Works Employees under Quarantine Order to provide Essential Services during Snow Event
8. CERT(Community Emergency Response Team) status update of team and discussion of training needed for possible new team volunteers
9. Proposal for A2 Survey on land around Town Hall
10. Health Insurance
11. First Selectman's report
12. Public comment

Join Zoom Meeting

<https://zoom.us/j/98205511081?pwd=a1VTcWNBelRBZmpJc3RXZWx5YVlDZz09>

Meeting ID: 982 0551 1081

Passcode: 738256

One tap mobile

+16468769923,,98205511081#,,,,,0#,,738256# US (New York)

Dial by your location

+1 646 876 9923 US (New York)

Meeting ID: 982 0551 1081

Passcode: 738256

Find your local number: <https://zoom.us/u/acFAxnc8WI>

First Selectman's Report

December 15, 2020

COVID-19 numbers in CT continue to be very high. We are encouraged to know that small doses of the vaccine will be arriving and administered, possibly this week, in CT. We know it will be months before the vaccine will be widely available and despite the monotony of the message, please stay the course, be diligent and protect yourself and your loved ones.

I would like to thank Jim Schultz for writing a well-crafted letter to the right people at Prismview, the makers of the electric sign. As a result of which we look forward to getting replacement cables to repair the sign. The frequent, intermittent failure of the sign has been a nuisance since the sign was new and especially a problem during the pandemic. Thank you Jim!

As of 12-09-20 we had collected \$5,144,906.39 of \$5,402,745.70. We are actively working on the balance, and will continue to report with updates.

Our new fire truck has been ordered! We were not able to prepay for the truck, but I hope we can have a discussion which may allow us to take advantage of possible cost savings in the future with early payment.

Charles Heaven and Co. has begun our Town Audit and has collected the information needed to complete the audit. Charles Heaven and Co. did experience COVID related delays and we have applied for an extension allowing them into January to complete the audit. The audits for the tax collectors will begin this Wednesday.

After much thought I would like to see an option created for Warren Town Employees working 20 and 30 hours. This would grandfather any current employees who are eligible for full Health Insurance at the 20hr threshold previously set. We will continually search for partnerships with other towns to share positions and insurance costs in order to provide insurance benefits.

Thank you to the Public Works crew for assisting Parks and Recreation with the planting of new trees at the Warren Town Beach. The beach is a beautiful place and is open all season!

Thank you to all the volunteers who participated in the drive through Holiday event at the Town Center last night. Beautiful job, magical event for the kids and all involved.

Tim Angevine, First Selectman, Town of Warren
860-868-7881 x102

Westernctcoalition.org Information for Narcan Training 1-203-743-7741
2-1-1 for Crisis help and guidance for referrals, **9-1-1** for Emergencies

First Selectman's Report

December 1, 2020

COVID numbers in Connecticut continue to rise despite efforts to slow things. With Thanksgiving behind us we anticipate another upward bend in the curve. Our focus is not only on keeping family and friends safe but doing our part in order to keep hospital beds free for non COVID emergencies as well as to manage the burden on our ICU Hospital Nurses and Doctors. Simply put, the anticipation of a surge of COVID patients can cause stress and anxiety on all workers involved in medical care.

Together I am working with our Public Works Department to create a contingency plan for snow plowing and maintenance in case of worker outages. I have a meeting Friday with local leaders to discuss resource sharing in an emergency.

I encourage everyone to continue reaching out to your neighbors and friends as we head into colder weather. According to modeling done for the Governor's Office, a potential COVID peak may not occur until sometime in early January.

Once again, if you are having difficulties at home and need assistance with child care or grocery store pickups please call myself or Missy Woodward the Social Services Director. We are all in this together, please take care of yourself and check in on neighbors.

If you or anyone in your life circle is experiencing addiction or mental health challenges there are people to talk to. In Connecticut, call 211 for free, confidential mental health, family crisis or essential health related questions and referrals.

Thank you.

Tim Angevine
First Selectman, Town of Warren
860-868-7881 x102

Westernctcoalition.org Information for Narcan Training 1-203-743-7741

2-1-1 for Crisis help and guidance for referrals

9-1-1 in an emergency

Partnership Plan 2.0

Deductible	350 per individual ***Waived if HEP	
Family	1400 Max for fam *** can be waived	
Co Insurance		
MOOP	2000/4000	
PCP	0-15	
Specialist	0-15	
Vision Exams		15
Inpatient Hospital		0
Outpatient		0
ER		250
Urgent Care		15
Walk In		15
Lab/ X Ray		0
High Cost Radiological/ Diagnostic Tests		0%
Preventative Services		0
Ambulance		
Outpatient Mental Health		
Inpatient Mental Health		
Child Dental		
Child Vision		
Other Services		
Acupuncture	20 Visits \$15	
Chiropractic		0
Nutritional Counseling		0
PT		0
OT		0
DME		
Routine Hearing Exam		
Speech Therapy		0
Out of Network		
Individual Deductible		300
Family Deductible		900
Co Insurance		20%
MOOP	2300/4900	
Pharmacy		
Generic	0/5/10	
Prefer BN		5/25/2025
NP BN	12.50/40/40	
Specialty	Same as NP BN	
MOOP	4600/9200F	
Dental Can Be Added	Pricing for Enhanced	
Employee		40
Employee+1		87
Employee+Family		135

	Oxford Plan	Connecticare Broker
	1000	1000
	2000	2000
	0	30%
4000/8000	5000/10000	
0-20		20
	45	50
0 after deductible		30%
0 after deductible		30%
	300	30%
	45	\$50
		\$50
20/40	deductible then \$10	
	75 deductible then 35-30%	
	0	0
0 after deductible	30% after deductible	
	20	\$50
0 after deductible	30% after deductible	
0 after deductible		20%
	4000	8000
	8000	16000
	20%	20%
8000/16000		30000
	5	15
	60	60
50% up to 500		
50% up to 750		

Teamsters

150

300

400/ per person per year

20% after deductible

20% after deductible

0 for hospital but 20% for physician after deductible

0 after deductible

\$50

0

first \$250 no charge then deductible and 20%

0

20% after deductible

First 3 \$0 then 20% after deductible

0

Preventative

co pay for exam and money and set co pays for glasses

0

0

20%

10

20

\$10 then difference between cost of generic and BN

20

Connecticare RSD6

2500

5000

Everything besides preventative is after deductible
5000/10000

0

0

0

0

0

0

0

0

0

0 no deductible

Town of Warren Plan Options

Plans Reviewed

United HealthCare Oxford CT P FRDM NG 20/45/1000/100 PPO 21 (Plan rolling into as of now)- Platinum

ConnectiCare FlexPOS Copay/ Coins \$1000 w/ Dental - Broker Gold Plan

Tri- State Joint Fund Teamsters Plus Plan

State of CT Partnership Plan

ConnectiCare RSD6 FlexPOS-CNT-HSA-2500I-5000F-39-Combined

Some of the things reviewed while comparing plans:

Premium (Cost to town/ Cost to Employee)

Benefits (Deductibles, Co-Pays, Co Insurances, Medicine Costs)

Network

Limit of Exposure or Out-of-Pocket Max

Extra Benefits

Service

And More....

Plan Premiums - **Plan Premiums are based on Current Makeup of Staff******

United HealthCare Oxford CT P FRDM NG 20/45/1000/100 PPO 21 – \$112,984.80

Employer Portion @ 85% - 96037.08

Employee Portion @15% - 16946.72

ConnectiCare Gold - \$92,650

Employer Portion @ 85% - \$78,752

Employee Portion @15% - \$13,897.50

State of CT Partnership Plan - \$103,567.08

Employer Portion @ 85% - \$88,032.02

Employee Portion @15% - \$15,535.06

Tri- State Joint Fund Teamsters Plus Plan - \$109,720.20

Employer Portion @ 100% - \$109,720.20

Employee Portion @ 0% - \$0

~~ConnectiCare RSD6 FlexPOS CNT HSA 25001-5000F-39 Combined (not available until July)~~

~~Employer Portion @ 85%-~~

~~Employee Portion @15%-~~

Plan Overview -

United HealthCare Oxford CT P FRDM NG 20/45/1000/100 PPO 21

Plan has \$1000 Individual/\$2000 Family Deductible

Plan has Out-of-Pocket Max of \$4000 Individual/\$8000 Family in network

Deductible Applies to Hospital, Ambulance, Inpatient Mental Health, Outpatient Surgery. **Durable Medical Equipment** and then after deductible reasonable co-pays.

Med Costs- Generic - \$5/ PBN- 60/NPBN - 50% up to 500/ Specialty 50% up to \$750

Comment [PG1]: Not sure what this means

ConnectiCare FlexPOS Copay/ Coins \$1000 w/ dental -Broker Gold Plan

Plan has \$1000 Ind/\$2000 Fam Deductible

Plan has Out-of-Pocket Max of \$5000 Ind/\$10,000 Fam

Deductible Applies to Hospital, ER, Ambulance, Inpatient Mental Health, Outpatient Surgery, Outpatient Diagnostic Tests and Imaging, then, after deductible, 30% Co Insurance for Services.

Meds – Generic - \$15/Preferred Brand- \$60/Non-Preferred Generic- Deductible, then, 50% up to \$250/ Non-Preferred Brand- 50% up to \$500 per script, Specialty 50% up to 500, Non-Preferred Specialty - 50% up to \$750

Comment [PG2]: I don't know what this is trying to say.

Tri- State Joint Fund Teamsters Plus Plan

Plan has \$150 Ind/\$300 Fam Deductible

Plan has Out-of-Pocket Max of \$400/person per year.

Deductible Applies to everything except Preventative Care, ER, Routine Vision and first \$250 of Diagnostic Tests and Imaging. After Deductible most Services are \$0 or 20% (but after Deductible you only have \$250 to pay before you hit your Out-of-Pocket Max).

Meds – Generic - \$10/Preferred Brand Name - \$20/Non Preferred Brand - \$10 plus difference in cost between generic and brand Specialty \$20

State of CT Partnership Plan

Plan has \$350 Ind/\$1400 Max for Family Deductible but this can be waived if you do certain health checks.

Plan has Out-of-Pocket Max of \$2000 Ind/\$4000 for Fam

Deductible (if not HEP Compliant) applies to everything except Primary Care, Specialist, Preventative, RX Meds, ER, Urgent Care, Mental Health, Substance Abuse, Eye exams, Most procedures are \$0 after the Deductible.

Meds- Generic - \$5-10/Preferred Brand Name - \$25/Non Preferred Brand Name - \$40 Max Out-of-Pocket for drugs \$4600/\$9200 Family

~~ConnectiCare RSD6 FlexPOS CNT HSA 2500/5000F 39 Combined~~

~~**Wouldn't Start until July so not option~~

~~—Deductible \$2500/5000~~

~~—Out of Pocket Max \$5000/10000~~

~~—Deductible applies to everything except Preventative Care and then all procedures in network are 0.~~

~~—Meds are \$0 after Deductible~~

Recommendation/Overview

As a disclaimer, I am an Independent Insurance Broker and work for multiple insurance companies. I compare plans pretty regularly to help my clients decide what makes the most sense for them. All of the information I analyzed was from the materials and rate sheets I received. Final pricing on all plans would need to be confirmed by the carrier. Also, you can review the plan pricing more in depth in the attached excel sheet which lays out the plan premiums by individual and then lays out some of the plan benefits side by side (multiple tabs).

Currently the Town of Warren has a significant amount of coverage for their employees through the Oxford Platinum Plan. The Broker is offering a new Platinum Plan which would still be a significant amount of coverage, and also a Gold CTCare Plan which would be a reduction of coverage but a lower annual premium. Some other options that were offered and compared were the State of CT Partnership Plan 2.0, Teamsters Plan, and a ConnectiCare plan through RSD6.

If the Town of Warren is planning to keep the same level of coverage, the Town of Warren would most likely be comparing between the following three plans:

Oxford Health CT P FRDM NG 20/45/1000/100 PPO 21-

Employer Portion 85% - \$96,037.08

Employee Portion 15% - \$16,947.72

State of CT Partnership Plan 2.0-

Employer Portion 85% - \$88,032.018

Employee Portion 15% - \$15,535.062

Teamsters Plan

Employer Portion 100% - \$109,720.20

Employee Portion 0% - \$0

These three plans all have low to no deductible, a lower limit on exposure (Max Out-of-Pocket), and fairly strong patient cost (co-pays, co-insurances) after the deductible.

First, we will compare the State of CT Partnership Plan with the Oxford Platinum Plan. The State of CT Partnership Plan has a lower premium than Oxford Platinum, and also have lower deductibles, and less exposure. The CT Plan in my professional opinion would make more sense than the Oxford Platinum Plan.

Second, we will compare the CT Partnership Plan with the Teamsters Plan. They both have low or no deductibles. The deductible with the CT Plan is between \$0-350 per Individual/\$0-1400 per Family, and if you meet certain health criteria such as going to get annual physicals etc... the deductible is waived. With the Teamsters Plan, the deductible is \$150 per Individual/\$300 per Family. The Max Out-of-Pocket (most you can spend in a year) for the CT State Plan is \$2000 per Individual/\$4000 per Family,

while the Max Out-of-Pocket for the Teamsters Plan is \$400/person per year. Both plans provide a significant amount of coverage and the Teamsters Plan seems to have a bit less exposure as far as a lower Max Out-of-Pocket. However, the Teamsters Plan would be quite a bit more expensive for the Town of Warren because the Town would be paying 100% of the premium as opposed to an 85% - 15% split with the CT State Plan. For the overall Premium for the State of CT Plan, the Town of Warren would pay \$88,032 annually and the employees would pay \$15,535 annually. With the Teamsters Plan Employer would pay 100% or \$109,720.20 annually. The Teamsters Plan is a bit more expensive annually than the State of CT Plan (\$109,720 vs \$103,657) and would cost the Town of Warren about \$22,000 more annually for the Town's portion as a result of the Town paying 100% of the Premium instead of 85%.

If the Town of Warren is looking to decrease coverage and save money on the Premium, the Town could consider the Broker offered CTCare Gold Plan. We also reviewed the RSD6 Plan, but that would not be available until July so is not a viable option for the time being. The Broker offered CTCare Gold Plan would have a lower annual Premium of \$92,650 total, with the Town's portion being \$78,752.87 and the Employee's portion being \$13,897.57. The deductible with the CTCare Gold Plan is fairly reasonable, being \$1000 per Individual/\$2000 per Family. However, with this Plan you would need to pay the deductible first for more services than some of the other plans listed above and some of the big-ticket items such as Hospital, Outpatient Surgery and some other procedures would be 30% cost to the patient after the deductible, which is quite a bit higher than the other plan. Also, the amount of exposure is higher with these plans, as you would be looking at a Max Out-of-Pocket of \$5000 for an individual and \$10,000 for a family. The Broker had mentioned possibly working out something with employees who reached their Out-of-Pocket Max to get some money back from the Town but again this coverage would be a reduction in coverage from the other plans.

If you have any questions of need any further follow up you can feel free to contact me.

Regards,

Robert Pun

203-510-5430